**B9I (Official Form 9I)** (Chapter 13 Case) (12/12)

Case Number 13-70431-hdh13

## UNITED STATES BANKRUPTCY COURT Northern District of Texas

# Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/26/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

## Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

## **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including Alejandro Hernandez Jasso 306 Rincon Vernon, TX 76384	ng married, maiden, trade, and address): Haley Leshay Reed–Jasso 306 Rincon Vernon, TX 76384	
Case Number: 13–70431–hdh13	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-4993 xxx-xx-1216	
Attorney for Debtor(s) (name and address): Monte J. White Monte J. White & Associates, P.C. 1106 Brook Avenue Hamilton Place Wichita Falls, TX 76301 Telephone number: (940) 723–0099	Bankruptcy Trustee (name and address): Walter 12,13 OCheskey 6308 Iola Avenue Lubbock, TX 79424 Telephone number: 806–748–1980	

## **Meeting of Creditors**

Date: January 7, 2014 Time: 11:00 AM Location: US Courthouse, Room 208, 10th & Lamar St., Wichita Falls, TX 76301

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### **Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): 4/7/14

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

#### Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

	For the Court: Clerk of the Bankruptcy Court: Tawana C. Marshall
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 12/2/13

## **EXPLANATIONS**

**B9I (Official Form 9I) (12/12)** 

	EAPLANATIONS	B91 (Official Form 91) (12/12)
Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United court by the debtor(s) listed on the front side, and an order for relief has been eindividual with regular income and debts below a specified amount to adjust deffective unless confirmed by the bankruptcy court. You may object to confirm confirmation hearing. A copy or summary of the plan, if not enclosed, will be confirmation hearing is not indicated on the front of this notice, you will be set The debtor will remain in possession of the debtor's property and may continue any, unless the court orders otherwise.	entered. Chapter 13 allows an lebts pursuant to a plan. A plan is not mation of the plan and appear at the sent to you later, and if the nt notice of the confirmation hearing.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a la case.	awyer to determine your rights in this
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.	
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the in a joint case) must be present at the meeting to be questioned under oath by are welcome to attend, but are not required to do so. The meeting may be contispecified in a notice filed with the court.	the trustee and by creditors. Creditors
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscour office. A secured creditor retains rights in its collateral regardless of whether the you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" list paid any money on your claim from other assets in the bankruptcy case. To be even if your claim is listed in the schedules filed by the debtor. Filing a Proof of jurisdiction of the bankruptcy court, with consequences a lawyer can explain. It files a Proof of Claim may surrender important nonmonetary rights, including Deadline for a Creditor with a Foreign Address: The deadlines for filing claim otice apply to all creditors. If this notice has been mailed to a creditor at a formotion requesting the court to extend the deadline.  Do not include this notice with any filing you make with the court.	rts.gov) or at any bankruptcy clerk's hat creditor files a Proof of Claim. If ted on the front side, you might not be paid, you must file a Proof of Claim of Claim submits the creditor to the For example, a secured creditor who the right to a jury trial. Filing aims set forth on the front of this
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. never try to collect the debt from the debtor. If you believe that the debtor is not Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of this form. If you believe that a debt owed to you is not dischargeable under you must file a complaint in the bankruptcy clerk's office by the same deadline receive the motion or the complaint and any required filing fee by that deadline	ot entitled to a discharge under he bankruptcy clerk's office by the y of Certain Debts" listed on the front Bankruptcy Code § 523 (a)(2) or (4), e. The bankruptcy clerk's office must
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.	
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy on the front side. You may inspect all papers filed, including the list of the deb property claimed as exempt, at the bankruptcy clerk's office.	cy clerk's office at the address listed otor's property and debts and the list of
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any quase.	questions regarding your rights in this
	Refer to Other Side for Important Deadlines and N	otices